

Trusted Insight, Effective Solutions

CREDIRATE WAT

Business & Industry Consulting

Market Analysis Strategic Solutions

Financial Investments Risk Management

Regulatory Expert

30 September 2023

SURVEY

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	Classic	Unsec	New Veh	New Veh	NewVeh	Used Veh	Used Veh	HE	HE	FRM	FRM
	CCd	36mo	48mo	60mo	72mo	48mo	60mo	LOC	10yr	15 yr	30yr
United States-											
National Average	13.09%	10.69%	6.19%	6.31%	6.60%	6.40%	6.53%	8.38%	7.41%	6.71%	7.37%
National Average	13.05%	10.09%	0.19%	0.51%	0.00%	0.40%	0.55%	0.30%	7.41%	0.71%	7.57/0
Mid-South-	12.67%	10.76%	6.16%	6.30%	6.63%	6.40%	6.54%	8.16%	7.84%	6.71%	7.37%
Texas	12.58%	10.36%	5.90%	6.02%	6.30%	6.08%	6.21%	8.38%	7.02%	6.71%	7.37%
Oklahoma	11.93%	10.87%	6.57%	6.65%	6.83%	6.77%	6.80%	8.21%	8.21%	6.71%	7.37%
Louisiana	13.30%	10.38%	5.86%	6.05%	6.39%	6.10%	6.32%	8.60%	7.78%	6.71%	7.37%
Arkansas	12.14%	11.54%	6.23%	6.36%	6.80%	6.61%	6.77%	7.31%	8.22%	6.71%	7.37%
Missouri	13.40%	10.67%	6.23%	6.41%	6.83%	6.43%	6.60%	8.30%	7.96%	6.71%	7.37%
Nountain West-	13.41%	10.87%	6.65%	6.73%	7.01%	6.78%	6.88%	8.55%	8.09%	6.71%	7.37%
Arizona	13.64%	10.87%	6.58%	6.65%	6.89%	6.78%	6.87%	8.82%	7.80%	6.71%	7.37%
New Mexico	12.62%	10.36%	6.12%	6.28%	6.58%	6.46%	6.63%	8.54%	7.55%	6.71%	7.37%
Utah	13.28%	10.64%	6.54%	6.63%	6.98%	6.56%	6.66%	8.45%	8.03%	6.71%	7.37%
Colorado	14.35%	10.86%	6.93%	6.98%	7.25%	7.00%	7.06%	8.54%	8.20%	6.71%	7.37%
Idaho	13.16%	11.63%	7.09%	7.13%	7.35%	7.12%	7.17%	8.40%	8.88%	6.71%	7.37%
luano	13.1070	11.0570	7.0570	7.1370	7.5570	7.1270	7.1770	0.4070	0.0070	0.7170	7.577
West-	13.49%	10.41%	6.18%	6.30%	6.50%	6.39%	6.52%	8.42%	8.01%	6.71%	7.37%
California	13.36%	10.59%	6.16%	6.28%	6.53%	6.37%	6.49%	8.71%	7.85%	6.71%	7.37%
Oregon	13.14%	12.29%	6.73%	6.81%	6.97%	6.90%	7.00%	8.35%	7.90%	6.71%	7.37%
Washington	12.92%	11.06%	6.76%	6.87%	7.00%	6.86%	6.99%	8.66%	8.21%	6.71%	7.37%
Hawaii	12.86%	7.58%	5.23%	5.37%	5.68%	5.69%	5.83%	7.84%	7.71%	6.71%	7.37%
Nevada	15.15%	10.53%	6.02%	6.16%	6.34%	6.14%	6.28%	8.52%	8.36%	6.71%	7.37%
Midwest-	13.27%	10.83%	6.26%	6.37%	6.63%	6.45%	6.54%	8.33%	7.57%	6.71%	7.37%
Illinois	13.60%	10.68%	6.09%	6.19%	6.58%	6.41%	6.50%	8.32%	7.58%	6.71%	7.37%
Ohio											
Michigan	13.31% 12.89%	10.99% 10.68%	6.33% 6.39%	6.41% 6.50%	6.66% 6.76%	6.55% 6.48%	6.62% 6.59%	8.23% 8.36%	7.82% 7.44%	6.71% 6.71%	7.37%
Wisconsin	12.89%	10.88%	6.29%	6.42%	6.66%	6.48%	6.55%	8.30%	7.32%	6.71%	7.37%
Indiana	13.64%	10.80%	6.22%	6.33%	6.50%	6.38%	6.46%	8.45%	7.68%	6.71%	7.37%
South-	14.11%	10.76%	5.82%	5.97%	6.25%	6.11%	6.25%	8.42%	7.80%	6.71%	7.37%
Florida	13.79%	10.31%	5.76%	5.91%	6.11%	5.99%	6.13%	8.41%	7.28%	6.71%	7.37%
Georgia	16.26%	10.65%	6.15%	6.26%	6.54%	6.45%	6.61%	8.54%	8.45%	6.71%	7.37%
South Carolina	13.96%	10.97%	5.66%	5.78%	6.04%	6.00%	6.11%	8.47%	7.95%	6.71%	7.37%
Alabama	13.30%	10.47%	5.62%	5.83%	6.16%	5.85%	6.03%	8.34%	7.92%	6.71%	7.37%
North Carolina	13.26%	11.40%	5.92%	6.05%	6.38%	6.24%	6.38%	8.32%	7.40%	6.71%	7.37%
Northeast-	13.05%	10.55%	6.07%	6.20%	6.59%	6.29%	6.42%	8.18%	6.90%	6.71%	7.37%
New York	12.87%	10.88%	6.35%	6.43%	6.86%	6.48%	6.57%	8.23%	6.81%	6.71%	7.37%
Massachusetts	12.89%	10.90%	6.37%	6.45%	6.88%	6.50%	6.59%	8.25%	6.83%	6.71%	7.37%
Pennsylvania	12.35%	10.25%	6.13%	6.25%	6.56%	6.35%	6.44%	8.03%	6.69%	6.71%	7.37%
	13.50%	10.63%	5.82%	5.95%	6.32%	6.22%	6.38%	8.30%	7.15%	6.71%	7.37%
New Jersey			0.02/0		0.02/0	0/0	0.00/0	0.00/0		U., 1/0	



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MERIDIAN ECONOMICS

Market Analysis

Trusted Insight, Effective Solutions

Strategic Solutions

Financial Investments



Business & Industry Consulting

Risk Management Regulatory Exper

30 September 2023

			A4.04	650V			4140	0 1/0	21/2	
	Share Draft	Regular Savings	\$10K MMkt	\$50K MMkt	3MO CD	6MO CD	1YR CD	2YR CD	3YR CD	4YR CD
		caringo								
Jnited States-										
National Average	0.20%	0.19%	0.83%	1.12%	1.77%	2.57%	3.17%	2.98%	2.86%	2.86%
Mid-South-	0.35%	0.22%	0.91%	1.12%	2.13%	2.76%	3.36%	3.17%	2.98%	3.01%
Texas	0.29%	0.25%	0.78%	0.99%	2.47%	3.07%	3.64%	3.40%	3.23%	3.25%
Oklahoma	0.40%	0.30%	0.71%	0.92%	2.34%	2.68%	3.05%	2.99%	2.80%	2.71%
Louisiana	0.34%	0.25%	0.89%	1.05%	2.46%	3.14%	3.79%	3.63%	3.39%	3.719
Arkansas	0.27%	0.12%	1.22%	1.36%	1.41%	2.37%	3.03%	2.85%	2.59%	2.57%
Missouri	0.44%	0.19%	0.93%	1.28%	1.95%	2.52%	3.28%	2.97%	2.89%	2.83%
Mountain West-	0.20%	0.20%	1.03%	1.40%	2.28%	3.38%	3.74%	3.29%	3.16%	3.09%
Arizona	0.19%	0.28%	1.00%	1.38%	2.39%	3.46%	3.69%	3.31%	3.19%	2.99%
New Mexico	0.19%	0.28%	1.00%	1.38%	2.39%	3.46%	3.75%	3.22%	3.19%	2.997
Utah	0.12%	0.23%	1.44%	2.01%	3.28%	4.51%	4.68%	4.11%	3.96%	3.90%
Colorado	0.24%	0.12%	0.95%	1.22%	2.43%	2.99%	4.68% 3.46%	4.11% 3.20%	3.98%	3.09%
Idaho	0.31%	0.23%	0.93%	1.04%	1.16%	2.99%	3.40%	2.59%	2.50%	2.52%
luano	0.12/0	0.1176	0.7170	1.0470	1.10%	2.7970	5.1270	2.3970	2.30%	2.52/
Vest-	0.32%	0.18%	0.69%	0.90%	1.59%	2.43%	3.06%	2.79%	2.66%	2.669
California	0.21%	0.17%	0.63%	0.87%	1.85%	2.35%	2.86%	2.78%	2.82%	2.89%
Oregon	0.60%	0.09%	0.50%	0.72%	0.77%	2.01%	2.62%	2.41%	2.43%	2.41%
Washington	0.26%	0.19%	0.75%	0.92%	1.36%	2.52%	3.06%	2.55%	2.42%	2.38%
Hawaii	0.16%	0.09%	0.45%	0.64%	1.43%	2.29%	2.82%	2.84%	2.55%	2.60%
Nevada	0.38%	0.34%	1.13%	1.34%	2.56%	2.97%	3.95%	3.38%	3.10%	3.02%
Midwest-	0.27%	0.22%	0.85%	1.21%	1.51%	2.19%	2.73%	2.66%	2.68%	2.67%
Illinois	0.24%	0.36%	0.82%	1.10%	1.56%	1.92%	2.36%	2.48%	2.46%	2.45%
Ohio	0.24%	0.30%	1.09%	1.54%	2.00%	3.06%	3.38%	3.10%	3.02%	3.02%
Michigan	0.40%	0.12%	0.59%	0.92%	1.61%	2.32%	2.87%	2.59%	2.55%	2.65%
Wisconsin	0.25%	0.24%	0.85%	1.33%	1.18%	1.63%	2.47%	2.58%	2.72%	2.60%
Indiana	0.27%	0.25%	0.89%	1.16%	1.19%	2.03%	2.58%	2.56%	2.67%	2.659
South-	0.32%	0.24%	0.87%	1.13%	1.61%	2.54%	3.36%	3.08%	2.95%	3.09%
Florida	0.40%	0.17%	0.68%	0.88%	1.60%	2.45%	3.09%	3.05%	2.90%	3.03%
Georgia	0.18%	0.32%	0.90%	1.19%	2.01%	2.94%	3.84%	3.40%	3.28%	3.34%
South Carolina	0.12%	0.19%	1.09%	1.49%	1.39%	2.13%	3.28%	3.05%	2.97%	3.18%
Alabama	0.56%	0.26%	0.79%	0.97%	1.44%	2.63%	3.21%	2.80%	2.65%	2.80%
North Carolina	0.16%	0.24%	1.14%	1.32%	1.85%	2.81%	3.78%	3.48%	3.34%	3.30%
Northeast-	0.26%	0.220/	0 739/	0.00%	1 3 40/	2 240/	2 0 20/	2 670/	2 670/	2 620
	0.26%	0.22%	0.72%	0.99%	1.34%	2.24%	2.92%	2.67%	2.67%	2.63%
New York	0.29%	0.20%	0.65%	1.00%	0.81%	1.87%	2.46%	2.01%	2.03%	1.93%
Massachusetts	0.31%	0.22%	0.67%	1.02%	0.83%	1.89%	2.48%	2.03%	2.05%	1.95%
Pennsylvania	0.23%	0.17%	0.80%	1.06%	1.67%	2.39%	3.13%	2.99%	3.00%	3.04%
	0 160/	0.29%	0.77%	1.02%	1.46%	2.25%	2.88%	2.80%	2.86%	2.88%
New Jersey Maryland	0.16% 0.33%	0.20%	0.73%	0.87%	1.94%	2.80%	3.65%	3.50%	3.39%	3.36%



Market Analysis

Trusted Insight, Effective Solutions

Strategic Solutions



Business & Industry Consulting

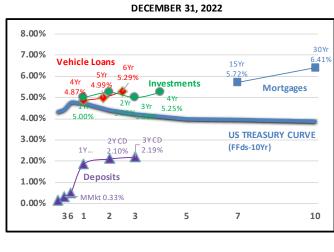
Financial Investments **Risk Management**

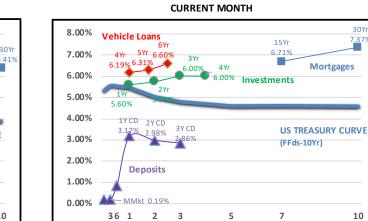
Regulatory Expe

30 September 2023

	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
Fed Funds	3.08%	3.08%	3.83%	4.33%	4.33%	4.57%	4.83%	4.83%	4.83%	5.07%	5.33%	5.33%	5.33%
1yr UST	4.05%	4.66%	4.74%	4.73%	4.68%	5.02%	4.64%	4.80%	5.18%	5.40%	5.37%	5.30%	5.46%
2yr UST	4.22%	4.51%	4.38%	4.41%	4.21%	4.81%	4.06%	4.04%	4.40%	4.87%	4.88%	4.85%	5.03%
3yr UST	4.25%	4.45%	4.13%	4.22%	3.90%	4.51%	3.81%	3.75%	4.04%	4.49%	4.51%	4.54%	4.80%
5yr UST	4.06%	4.27%	3.82%	3.99%	3.63%	4.18%	3.60%	3.51%	3.74%	4.13%	4.18%	4.23%	4.60%
7yr UST	3.97%	4.10%	3.76%	3.96%	3.59%	4.07%	3.55%	3.49%	3.69%	3.97%	4.08%	4.19%	4.61%
10yr UST	3.83%	4.44%	3.68%	3.88%	3.52%	3.92%	3.48%	3.44%	3.64%	3.81%	3.97%	4.09%	4.59%
5yr Vehicle	3.90%	4.46%	4.66%	4.92%	5.27%	5.37%	5.49%	5.71%	5.79%	5.90%	6.06%	6.21%	6.31%
15yr FLM	6.14%	5.97%	5.60%	5.56%	5.81%	5.91%	5.41%	5.53%	6.16%	6.24%	6.28%	6.78%	6.71%
30yr FLM	6.75%	6.47%	6.14%	6.29%	6.53%	6.63%	6.07%	6.11%	6.77%	6.77%	6.89%	7.22%	7.37%
Reg Savings	0.12%	0.12%	0.14%	0.15%	0.16%	0.16%	0.25%	0.17%	0.18%	0.15%	0.19%	0.19%	0.19%
MoneyMkt	0.40%	0.56%	0.60%	0.69%	0.80%	0.85%	0.88%	0.93%	0.96%	1.28%	1.05%	1.10%	1.12%
1yr CD	1.02%	1.48%	1.63%	1.91%	2.24%	2.29%	2.66%	2.62%	2.69%	2.83%	2.93%	3.08%	3.17%
2yr CD	1.29%	1.76%	1.90%	2.14%	2.41%	2.46%	2.65%	2.68%	2.72%	2.82%	2.85%	2.93%	2.98%
Pricing Spread	46												
Veh Loan	0.26%	-0.35%	0.01%	0.53%	0.70%	1.37%	0.86%	1.68%	1.96%	1.41%	1.55%	1.67%	1.51%
15yr FLM	2.10%	2.17%	1.87%	1.84%	1.60%	2.22%	1.84%	1.86%	2.04%	2.27%	2.20%	2.59%	2.10%
30yr FLM				2.46%	2.41%	3.01%	2.71%	2.59%	2.67%	2.27%	2.20%		
SUYI FLIVI	2.85%	2.92%	2.03%	2.40%	2.41%	5.01%	2.71%	2.59%	2.07%	2.30%	2.92%	3.13%	2.78%
Reg Svgs	-2.22%	-2.96%	-2.96%	-3.69%	-4.18%	-4.17%	-4.41%	-4.58%	-4.66%	-4.92%	-5.14%	-5.14%	-5.14%
MMkt	-1.99%	-2.68%	-2.52%	-3.23%	-3.64%	-3.53%	-3.72%	-3.95%	-3.90%	-3.79%	-4.28%	-4.23%	-4.21%
1yrCD	-2.68%	-3.03%	-3.18%	-3.11%	-2.82%	-2.44%	-2.73%	-1.98%	-2.18%	-2.57%	-2.44%	-2.22%	-2.29%
2yrCD	-2.40%	-2.93%	-2.75%	-2.48%	-2.27%	-1.80%	-2.35%	-1.41%	-1.36%	-2.05%	-2.03%	-1.92%	-2.05%

HISTORICAL NATIONAL MARKET RATES AND RELATIVE PRICING SPREADS





Historical Yield Curve and Relative Value

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Market Analysis

Trusted Insight, Effective Solutions

Strategic Solutions



Business & Industry Consulting

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Financial Investments Risk Management
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Regulatory Expert

30 September 2023

CHANGE IN MARKET RATES

		Y	EAR-OVER-	YEAR CHA	NGE			AGG	REGATE CH	ANGE	
	Dec17 to Dec18	Dec18 to Dec19	Dec19 to Dec20	Dec20 to Dec21	Dec21 to Dec22	Dec 22 to Current	Dec18 to Current	Dec19 to Current	Dec20 to Current	Dec21 to Current	
Fed Funds	0.78%	1.07%	-0.85%	-1.46%	-0.01%	4.25%	3.00%	1.93%	2.78%	4.24%	
1yr UST	0.91%	0.87%	-1.04%	-1.49%	0.29%	4.34%	2.97%	2.10%	3.14%	4.63%	
2yr UST	0.69%	0.59%	-0.90%	-1.45%	0.60%	3.68%	2.52%	1.93%	2.83%	4.28%	
3yr UST	0.51%	0.48%	-0.84%	-1.45%	0.80%	3.25%	2.24%	1.76%	2.60%	4.05%	
5yr UST	0.27%	0.31%	-0.82%	-1.33%	0.90%	2.73%	1.79%	1.48%	2.30%	3.63%	
7yr UST	0.08%	0.26%	-0.76%	-1.18%	0.79%	2.52%	1.63%	1.37%	2.13%	3.31%	
10yr UST	-0.05%	0.29%	-0.77%	-0.99%	0.59%	2.36%	1.48%	1.19%	1.96%	2.95%	
5yr Vehicle	0.26%	0.70%	-0.05%	-0.51%	-0.30%	2.14%	1.98%	1.28%	1.33%	1.84%	
15yr FLM	0.00%	0.80%	-0.91%	-0.73%	-0.10%	2.82%	1.88%	1.08%	1.99%	2.72%	
30yr FLM	-0.16%	0.76%	-0.92%	-0.84%	0.10%	3.02%	2.12%	1.36%	2.28%	3.12%	
Reg Savings	0.01%	0.03%	0.01%	-0.04%	-0.06%	0.06%	0.00%	-0.03%	-0.04%	0.00%	
1yr CD	0.20%	0.66%	-0.01%	-0.96%	0.02%	1.45%	1.16%	0.50%	0.51%	1.47%	
2yr CD	0.21%	0.73%	-0.11%	-1.07%	0.00%	1.57%	1.12%	0.39%	0.50%	1.57%	

Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18	Dec-19	Dec-20	Dec-21	Dec-22	Sep-23
d Market	Rates-											
0.04%	0.09%	0.07%	0.06%	0.20%	0.55%	1.33%	2.40%	1.55%	0.09%	0.08%	4.33%	5.33%
0.12%	0.16%	0.13%	0.25%	0.65%	0.85%	1.76%	2.63%	1.59%	0.10%	0.39%	4.73%	5.46%
0.25%	0.25%	0.38%	0.67%	1.06%	1.20%	1.89%	2.48%	1.58%	0.13%	0.73%	4.41%	5.03%
0.36%	0.36%	0.78%	1.10%	1.31%	1.47%	1.98%	2.46%	1.62%	0.17%	0.97%	4.22%	4.80%
0.83%	0.72%	1.75%	1.65%	1.76%	1.93%	2.20%	2.51%	1.69%	0.36%	1.26%	3.99%	4.60%
1.35%	1.18%	2.45%	1.97%	2.09%	2.25%	2.33%	2.59%	1.83%	0.65%	1.44%	3.96%	4.61%
1.89%	1.78%	3.04%	2.17%	2.27%	2.45%	2.40%	2.69%	1.92%	0.93%	1.52%	3.88%	4.59%
0.79%	0.69%	1.13%	1.53%	1.81%	2.00%	2.35%	2.67%	1.80%	0.21%	1.11%	5.25%	6.00%
1.60%	1.26%	1.54%	1.83%	2.21%	2.34%	2.55%	3.00%	1.85%	0.68%	1.25%	4.55%	5.11%
3.54%	3.06%	2.68%	2.68%	2.66%	2.68%	2.94%	3.64%	3.59%	3.08%	2.78%	4.92%	6.31%
3.24%	2.65%	3.52%	3.31%	3.52%	3.68%	3.68%	4.48%	3.57%	2.84%	2.74%	5.56%	6.71%
3.95%	3.35%	4.48%	4.07%	4.17%	4.33%	4.17%	4.93%	4.01%	3.17%	3.27%	6.29%	7.37%
0.30%	0.20%	0.20%	0.14%	0.14%	0.14%	0.15%	0.18%	0.19%	0.15%	0.09%	0.15%	0.19%
1.00%	0.80%	0.80%	0.45%	0.50%	0.55%	0.75%	1.41%	1.40%	0.44%	0.46%	1.91%	3.17%
1.23%	1.03%	1.03%	0.68%	0.75%	0.81%	1.02%	1.75%	1.64%	0.57%	0.57%	2.14%	2.98%
5-												
0.43%	0.33%	0.35%	0.43%	0.50%	0.53%	0.37%	0.21%	0.18%	0.04%	0.14%	1.03%	1.20%
1.24%	0.90%	0.76%	0.73%	0.90%	0.87%	0.57%	0.54%	0.23%	0.51%	0.28%	0.33%	0.31%
3.18%	2.70%	1.90%	1.58%	1.35%	1.21%	0.96%	1.18%	1.97%	2.91%	1.81%	0.70%	1.51%
1.89%	1.47%	1.07%	1.34%	1.43%	1.43%	1.35%	1.89%	1.74%	2.19%	1.30%	1.60%	2.10%
2.06%	1.57%	1.44%	1.90%	1.90%	1.88%	1.77%	2.24%	2.09%	2.24%	1.75%	2.41%	2.78%
0.26%	0.11%	0.13%	0.08%	-0.06%	-0.41%	-1.18%	-2.22%	-1.36%	0.06%	0.01%	-4.18%	-5.14%
0.88%	0.64%	0.67%	0.20%	-0.15%	-0.30%	-1.01%	-1.22%	-0.19%	0.34%	0.07%	-2.82%	-2.29%
0.98%	0.78%	0.65%	0.01%	-0.31%	-0.39%	-0.87%	-0.73%	0.06%	0.44%	-0.16%	-2.27%	-2.05%
	Market 1 0.04% 0.12% 0.36% 0.36% 0.83% 1.35% 1.60% 3.54% 3.24% 3.95% 0.30% 1.00% 1.23% 0.30% 1.23% 0.30% 1.24% 3.18% 1.89% 2.06% 0.88%	Market Rates- 0.04% 0.09% 0.12% 0.16% 0.25% 0.25% 0.36% 0.36% 0.35% 0.36% 0.83% 0.72% 1.35% 1.18% 1.89% 1.78% 0.79% 0.69% 1.60% 1.26% 3.54% 3.06% 3.24% 2.65% 3.95% 3.35% 0.30% 0.20% 1.00% 0.80% 1.23% 1.03%	Image: Market Rates- 0.04% 0.09% 0.07% 0.12% 0.16% 0.13% 0.25% 0.25% 0.38% 0.36% 0.36% 0.78% 0.36% 0.36% 0.78% 0.83% 0.72% 1.75% 1.35% 1.18% 2.45% 1.89% 1.78% 3.04% 0.79% 0.69% 1.13% 1.60% 1.26% 1.54% 3.54% 3.06% 2.68% 3.24% 2.65% 3.52% 3.95% 3.35% 4.48% 0.30% 0.20% 0.20% 1.03% 1.03% 1.03% 1.23% 1.03% 1.03% 1.23% 1.03% 1.03% 1.24% 0.90% 0.76% 3.18% 2.70% 1.90% 1.89% 1.47% 1.07% 2.06% 1.57% 1.44% 0.26% 0.11% 0.13% 0.88% 0.64% </td <td>Market Rates- 0.04% 0.09% 0.07% 0.06% 0.12% 0.16% 0.13% 0.25% 0.25% 0.25% 0.38% 0.67% 0.36% 0.36% 0.78% 1.10% 0.83% 0.72% 1.75% 1.65% 1.35% 1.18% 2.45% 1.97% 1.89% 1.78% 3.04% 2.17% 0.79% 0.69% 1.13% 1.53% 1.60% 1.26% 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Trusted Insight, Effective Solutions

REDIRATE WATCH

Risk Management

Business & Industry Consulting

Regulatory Expert

30 September 2023

CYCLICAL NATIONAL LOAN & SHARE RATE SENSITIVITY

		EARNING	ASSETS				_					
		Credit	4Yr	5Yr	15Yr	30Yr		Share	Regular	Money	1Yr	2Yr
CYCLE		Cards	Vehicle	Vehicle	FLM	FLM		Drafts	Savings	Market	CD	CD
Rising Rate	Environments:											
2004-07	Rising	6%	13%	17%	63%	66%		2%	5%	41%	73%	72%
2016-18	Rising	23%	39%	39%	81%	80%		1%	2%	15%	38%	39%
2020-Pres	Rising	41%	72%	77%	99%	106%		2%	2%	13%	50%	49%
Falling Rate	e Environments:											
2007-16	Falling	1%	60%	62%	68%	65%		9%	20%	51%	81%	78%
2018-20	Falling	35%	36%	37%	75%	75%		2%	4%	22%	40%	47%

